

United States Bankruptcy Court
District of Oregon

In re:
Trevor Austin Pratt
Debtor

Case No. 24-61830-tmr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-6
Date Rcvd: Nov 13, 2024

User: admin
Form ID: D7C

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db	+ Trevor Austin Pratt, 2475 Crescent Avenue, Eugene, OR 97408-7317
102690876	+ Department of Justice Child Support, 4600 25th Ave #180, Salem, OR 97301-0026
102690878	+ Kemper, PO Box 2843, Clinton, IA 52733-2843
102690879	+ Oregon Urology Institute, 2400 Hartman Ln, Springfield, OR 97477-1138
102690880	+ Pacific Power, PO Box 2600, Portland, OR 97208-2507

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QVPANCIC.COM	Nov 14 2024 04:33:00	Vanesa Pancic, Chapter 7 Trustee, POB 280, Wilsonville, OR 97070-0280
smg	Email/Text: CSPBankruptcy@doj.state.or.us	Nov 13 2024 23:46:00	Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-9995
smg	EDI: ORREV.COM	Nov 14 2024 04:33:00	ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg	+ Email/Text: usaor.bankruptcy@usdoj.gov	Nov 13 2024 23:46:00	US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg	^ MEBN	Nov 13 2024 23:31:04	US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001
cr	+ Email/Text: bksservices@frf1.com	Nov 13 2024 23:47:00	FreedomRoad Financial, 10509 Professional Circle Ste 100, Reno, NV 89521-4883
102690874	+ Email/Text: banko@bonncoll.com	Nov 13 2024 23:47:00	Bonneville Collections, 6026 Fashion Point Dr., Ogden, UT 84403-4851
102690875	+ EDI: CCS.COM	Nov 14 2024 04:33:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
102690877	+ Email/Text: bksservices@frf1.com	Nov 13 2024 23:47:00	FreedomRoad Financial, 10509 Professional Circle, Suite 202, Reno, NV 89521-4884
102690881	+ Email/Text: bknotices@professionalcredit.com	Nov 13 2024 23:47:00	Ray Klein Inc an Oregon Corporation, dba Professional Credit Service, PO Box 7548, Eugene, OR 97475-0039
102690882	Email/Text: bankruptcy@sunbit.com	Nov 13 2024 23:46:00	TAB/Sunbit, 10940 Wilshire Boulevard, Suite 1850, Los Angeles, CA 90024

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

FILED

November 12, 2024

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.


U.S. Bankruptcy Judge

D7C (9/28/21)

UNITED STATES BANKRUPTCY COURT
District of Oregon

In re
Trevar Austin Pratt, xxx-xx-4301
Debtor(s)

} Case No. **24-61830-tmr7**

} CHAPTER 7 ORDER DISCHARGING
} DEBTOR(S), DISCHARGING TRUSTEE,
} AND CLOSING CASE
}

The court finds the debtor filed a petition under title 11, United States Code, on 8/13/24 and the trustee has filed a report of no assets and performed all other administrative duties as required and, therefore,

IT IS ORDERED that:

1. Pursuant to 11 U.S.C. § 727, the debtor is hereby granted a discharge.
2. All creditors are prohibited from attempting to collect any debt that has been discharged in this case.
3. The trustee is discharged as trustee of the debtor's estate.
4. This case is closed.

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Explanation of Bankruptcy Discharge in a Chapter 7 Case (the following information provides a general explanation and does not constitute an order of the court):

A chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt covered by the discharge. Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts owed before the debtor's bankruptcy case was filed. Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

No one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorneys' fees.

Moreover, in a case involving community property, special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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However, not all debts are discharged. Some of the common types of debts that are not discharged are:

- (a) debts covered by an enforceable reaffirmation agreement;
- (b) debts for domestic support obligations;
- (c) debts for most student loans;
- (d) debts for most taxes;
- (e) debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- (f) debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- (g) some debts which the debtor did not properly list;
- (h) debts for death or personal injury caused by operating a vehicle while intoxicated;
- (i) debts for certain types of loans owed to pension, profit sharing, stock bonus or retirement plans; and
- (j) debts to a spouse or former spouse for property settlement.

Additionally, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Furthermore, per 11 U.S.C. § 524(f), a discharge order does not prevent debtors from paying any debt voluntarily, and this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.